

Pioneer In Rural Development

- 1926 Established in a rural milieu to financially assist **handloom weavers**
- 1964 First Bank to venture into **agricultural financing** when the Banking system considered it risky and unconventional.
- 1966 Promoted **Syndicate Agriculture Foundation** - a voluntary organisation of farmers - to disseminate scientific farming techniques.
- 1967 **Agri Card** - a ready credit facility for farmers - launched.
- 1973 Bio Gas finance scheme introduced in collaboration with Khadi and Village Industries Commission to popularise non conventional source of energy. Farm Clinics established.
- 1974 **Syndicate Farmers' Service Society** was organised by the Bank in Hiriadka in South Kanara based on the recommendations of the National Commission on Agriculture.
- 1975 Sponsored the country's first **Regional Rural Bank** - Prathama Bank opened on 02.10.1975 - in Moradabad in U.P. Bank has so far sponsored 10 such RRBs which are all profit making and act as trend setters in energising the rural economy. After amalgamation there are now 5 Grameena Banks in 5 states, covering 31 districts
- 1982 Jointly sponsored the first **RUDSETI (Rural Development and Self Employment Training Institute)** at Ujire in Dakshina Kannada (Karnataka). There are 24 such Institutes in 14 States today providing free entrepreneurship training to unemployed youth. Intensive Rural Development branches established.
- 1989 Bank adopted Service Area Villages to bring about around development.
- 1998 **Kisan Credit Card** launched
- 2000 In commemoration of Platinum Jubilee, Syndicate Rural Development Trust established (to mark the Platinum Jubilee of the Bank) for pursuing rural development initiatives with initial corpus of Rs.50 lacs. Opened **15 Rural Entrepreneurship Development Institutes** at Manipal, Kumta, Belgaum, Bellary, Moradabad, Kadapa, Kurnool, Kottiyam, Meerut, Nuh, Mathura, Faridabad, Baghpat, Noida and Amroha. Scheme for financing Solar Water Heating system Launched.
- 2001 **Syndicate Laghu Udyami Credit Card** launched.
- 2003 **SSCC: Synd Swarozgar Credit Card**- A new product for financing Small Artisans, Handloom weavers, Fisherman, Service sector, Self employed persons, Rickshaw owners and other Micro entrepreneurs to meet working capital or block capital or both and also consumption needs has been launched.

- 2004 **SKSCC: Syndicate Kisan Samrudhi Credit Card**- A new product launched for meeting production and investment credit needs of farmers for agriculture & allied activities and also to meet their consumption requirements.
- 2005 Scheme for financing **Commercial Horticulture Projects** under the schemes of **National Horticulture** Board has been launched to encourage farmers to go in for diversification in agriculture essential for increasing their income level. Scheme for financing SC/STs for rainwater harvesting has been launched.
- 2006 **Syndicate General purpose Credit Card** launched.
Scheme for financing tenant farmers: Two separate schemes have been launched to provide need based credit to tenant farmers through Joint Liability Group (JLG) approach as well as individual approach.
- 2007 "**SyndSmallCredit**"- an innovative scheme with doorstep banking facility to provide need-based credit to entrepreneurs of small means. The product part of financial inclusion, by bringing all eligible entrepreneurs into bank's fold.
"Financial Inclusion:" Launched a campaign to achieve 100% financial inclusion. A booklet containing comprehensive guidelines to augment the process of total financial inclusion released.
"Water Conservation initiatives:" To promote Water Management and conservation measures among the villagers, Bank started initiatives for clearing and cleaning of village ponds in the selected service area villages.